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### ■ Agency

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### ■ Foreign Insurance

**Insurance in China**, John J. Hampton, D.B.A., *June 1989, p. 105.* Ancient China usually is considered the birthplace of insurance. This article summarizes that history and then details the growth of insurance (property, life, and reinsurance) as it exists in China today. One of the most communist of countries has an active, growing, state-owned insurance company.

### ■ History and Future of Insurance

**Historical Development and Use of Joint and Several Liability**, Joan T. Schmit, Ph.D., CPCU, *September 1989, p. 144.* The history of joint and several liability, especially as it is applied to Superfund cases, is discussed. Implementation of joint and several liability in Superfund cases is reasonably equitable but, perhaps, is being hindered by the EPA.

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**Pricing Insurance for Pollution Damage**, *Stephen P. D'Arcy, Ph.D., FCAS, and Edwin Herricks, Ph.D., June 1989, p. 74*. Pollution coverage is extremely difficult to price, as it involves a long time period between the occurrence and the assessment of damage, the technology is changing rapidly, historical data are unavailable, and the legal environment imparts an immeasurable degree of uncertainty. Standard ratemaking techniques are inappropriate for this coverage. In general, this coverage, where written, is risk rated in a manner analogous to commercial

fire insurance, but without the extensive historical statistical yardsticks. In this paper, an alternative pricing methodology is proposed that combines retrospective rating with biological monitoring techniques that would allow prices to reflect loss exposure more accurately, reduce the likelihood of severe losses, and allow insurance to assume an active, rather than reactive, role in this area.

**Property Damage Liability Coverage for Asbestos Removal and Hazardous Waste Cleanup**, *Dan R. Anderson, Ph.D., CPCU, March 1989, p. 8*. Recent court cases indicate that the insurance industry faces significant financial exposure for asbestos removal and hazardous waste cleanup costs under past general liability policies. This article explores the relevant court cases, the issue of insurability of asbestos and hazardous waste costs, and the financial impact on the insurance industry.

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## ■ Management

**The Forming of Consumer Attitudes: Personal Lines Survey Results**, *Pacific Northwest Chapter, The Society of CPCU, December 1989, p. 198*. This research paper evaluates how the delivery of personal lines service impacts consumer attitude. The primary objective is to arrive at solutions that enhance the perceptions of "value" for the premium dollar spent and improve attitudes toward insurance companies.

**Good Management = Good Results**, *Maria B. Castenada, Ph.D., and Nancy M. Johnson, December 1989, p. 247*. This paper summarizes a study correlating managerial activities with business outcomes in which both expert opinion and empirical evidence were examined. The findings indicate that, indeed, good management produces

good results. It is interesting to note that expert managers tend to underestimate the true impact of their managerial actions.

**Insurance Company Insolvencies: What to Look for Before You Sell,** *Edward W. Siver, CPCU, CLU, December 1989, p. 216.* The problem of assessing insurance company insolvency and the impact of state guaranty funds are discussed in this article. The author makes recommendations for agents on the types of information that should be sought on insurance company solvency.

**A Risk Management Analysis of Employee Sexual Harassment,** *Robert J. Aalberts, J.D., and Harvey W. Rubin, Ph.D., CPCU, CLU, December 1989, p. 209.* This article provides a risk management study of sexual harassment in the workplace. An analysis of the employee sexual harassment liability exposure to the business entity is presented, and possible control devices to treat this exposure are suggested and detailed.

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**The Product Development Challenge,** *William Kibildis, CPCU, June 1989, p. 97.* Textbook analysis of product development in property and casualty insurance industry presents a stereotyped approach to product planning and development. This article presents a more realistic review of what actually happens in the product development process, taking into account the historical nature and prejudices of the various disciplines involved.

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**Property Damage Liability Coverage for Asbestos Removal and Hazardous Waste Cleanup,** *Dan R. Anderson, Ph.D., CPCU, March 1989, p. 8.* A consulting engineer thoroughly experienced in construction claims analysis, suggests methods by which the surety bond industry can reverse a trend toward higher and higher loss ratios.

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**A Risk Management Analysis of Smoking in the Workplace,** *Robert A. Aalberts, J.D., Harvey W. Rubin, Ph.D., CPCU, CLU, June 1989, p. 85.* This article provides a risk management study of employee smoking at the workplace and the possible resulting effect on the nonsmoker who passively inhales his coworker's tobacco smoke. The analysis is from the viewpoint of health, economic, and legal risks faced by the employer as the result of the passive smoking issue.

**Investment in Safety,** *Fikry S. Gahin, Ph.D., CPCU, CLU, December 1989, p. 238.* Investments in safety can be among the most important investments made by a firm. This paper summarizes many of the approaches that have been suggested for dealing with safety issues. It also presents a framework for quantifying the value of investments in safety. A hypothetical case example is used to demonstrate application of the method.

## ■ Underwriting

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## ■ Workers' Compensation

**An Insurer Agenda for Workers' Compensation Medical Cost Containment, C. Clarke Imbler, CPCU, September 1989, p. 177.** The excessive and constantly growing cost of health care has become a major issue nationwide. It is a problem which significantly affects employers and insurers as they attempt to maintain effective and affordable workers' compensation programs. Many insurers are developing and implementing ways to control costs within their own companies while striving for legislative changes.

**Rehabilitation: Is It Working?, Jonathan H. Gice, CPCU, June 1989, p. 120.** Rehabilitation has been an integral part of workers' compensation benefits in nearly all states for a quarter of a century. Still, very few studies have explored the effectiveness of rehabilitation in the workers' compensation system. Studies in California, Florida, Minnesota, and Michigan show data on return to work rates and average costs of rehabilitation.

**Workers' Compensation in Florida: Has the Self-Executing Experiment Failed?, David J. Nye, Ph.D., September 1989, p. 180.** Part of Florida's 1979 workers' compensation reforms included an attempt to control legal costs by reducing attorney participation in claims resolution (hence the term "self-execution"). The success of this experiment is evaluated by measuring the pre- and post-reform levels of attorney involvement and compensation. It is concluded that the reforms achieved some initial success, but attorneys are again major players in Florida's workers' compensation system.

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